

Christopher L. Kearney
12168 Village Woods Dr.
Cincinnati, OH 45241

February 6, 1995

Mr. Robert W. Maxwell
Supervisor of Claims
Jefferson-Pilot
PO Box 21008
Greensboro, NC 27420

RE: Policy H-493029 & H-538069

VIA: Facsimile

Dear Mr. Maxwell:

I called you this morning to again inquire about the status of my claim on the above policies. You have now had this for over 90 days. You told me that you, just this morning after my phone call, have taken my file to the dept. supervisor. You received my letter of 1/26/95 on Monday of last week.

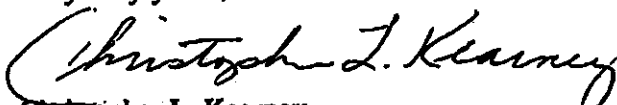
You did not phone me back as you said you would so I called again this afternoon. Now you tell me that it is in the hands of the dept. supervisor and it may be tomorrow before you get back to me. Frankly, Mr. Maxwell, I have heard that before from you and I believe that this is just another stall technique that Jefferson-Pilot is using.

On my previous claim when I had back surgery, I was sent a check in less than 30 days. I expect the same service on this claim.

If I do not receive a check from Jefferson-Pilot by Friday, February 10, 1995, I will be making a formal complaint with the Ohio Dept. of Insurance. Also, I will discuss legal action with my attorney on Monday, February 13, 1995.

Please take this message to the appropriate people at Jefferson-Pilot.

Very truly yours,


Christopher L. Kearney

cc: Charles Melville, Strauss & Troy

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